

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: William Carl Muller
 Anita Marjorie Muller

Case No.: 18-30084
Judge: Sherwood

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Date: Dec. 10, 2018

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JFM Initial Debtor: WCM Initial Co-Debtor AMM

Part 1: Payment and Length of Plan

a. The debtor shall pay 2,800.00 Monthly to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property
Description: _____
Proposed date for completion: _____

Refinance of real property:
Description: _____
Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|-----------------------|------------------|-------------------|
| John F. Murano JM8846 | Attorney Fees | 3,250.00 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been

assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|------------------|--------------|-------------------|
|----------|------------------|--------------|-------------------|

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|---|--|--------------------|----------------------------|---|---|
| US Bank National Assoc. Nationstar Mortgage LLC d/b/a Mr. Cooper | 219 Highland Ave River Vale, NJ 07675 Bergen County | \$84,056.30 | 0.00 | \$84,056.30 | 0.00 (Mortgage is fully matured) |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
|----------|----------------------------|-----------|----------------------------|---|--|

c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
|------------------|------------|---------------|-----------------|--|

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to Be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| | | | | | | | |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| | | | |

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Creditor

Pnc Mortgage
Pnc Mortgage

g. Secured Claims to be Paid in Full Through the Plan NONE

| Creditor | Collateral | Total Amount to be Paid through the Plan |
|-----------------|--|--|
| Midland Funding | 219 Highland Ave River Vale, NJ 07675 Bergen County | \$2,043.53 |

Part 5: Unsecured Claims NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ ____ to be distributed *pro rata*
- Not less than ____ percent
- Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|----------|-----------------------------|-----------------------------|---------------------|-----------------------|
| | | | | |

Part 7: Motions **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
|----------|------------|----------------|------------------------|----------------|--|---|

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
|----------|------------|----------------|------------------------|-----------------------------|--|

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

Upon Confirmation
 Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

| | |
|----|---------------------------------|
| 5) | Priority Claims |
| 6) | General Unsecured Claims |

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: October 9, 2018 (Original).

| Explain below why the plan is being modified: | Explain below how the plan is being modified: |
|---|---|
| <p>1. Internal Revenue Service (IRS) was incorrectly listed as a priority claim</p> <p>2. Secured claim of US Bank National Assoc./ Nationstar Mortgage, LLC dba Mr. Cooper consists of payment of arrearages only, as the loan is fully matured. Original plan provided for payment of secured claim of \$79,459.53 though plan; proof of claim indicates the amount due is \$84,056.30, and that the amount consist solely of the arrears. Plan needed to be modified to indicate such, as reflected in proof of claim. Also, identity of secured creditor needed to be modified to that reflected in proof of claim.</p> <p>3. Midland Funding is a secured creditor, and its claim is to be paid in full.</p> | <p>1. Reference to IRS as priority creditor in Part 3a has been removed, as IRS will be paid through the plan as a general unsecured creditor.</p> <p>2. Provision for payment of secured creditor has been moved from Part 4g to 4a, and now reflects the corrected amount ot be paid through the plan as arrears. Identity of secured creditor has been modified to conform with proof of claim.</p> <p>3. Part 4g provides Midland Funding's secured claim of \$2,043.53 is to be paid in full through the plan.</p> |

Are Schedules I and J being filed simultaneously with this Modified Plan? Yes

No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: December 10, 2018

/s/ William Carl Muller
William Carl Muller
Debtor

Date: December 10, 2018

/s/ Anita Marjorie Muller
Anita Marjorie Muller
Joint Debtor

Date December 10, 2018

/s/ John F. Murano
John F. Murano JM8846
Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 William Carl Muller
 Anita Marjorie Muller
 Debtors

Case No. 18-30084-JKS
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 64

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb +William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520
 aty +Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
 cr +PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342-5421
 cr +U.S. Bank National Association, as Trustee for Ban, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
 517803505 +American Express, PO BOX 6985, Buffalo, NY 14240-6985
 517849802 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517803506 +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 517803507 +-BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998)
 517858828 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
 517873584 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517803509 +Buldo Brothers, PO Box 326, Westwood, NJ 07675-0326
 517803510 +Bureaus Investment Group, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
 517803516 +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517803518 +Citi Mastercard, PO Box 6500, Sioux Falls, SD 57117-6500
 517803519 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
 517803520 +Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 517803521 +Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
 517803522 +Discover Bank, 502 Market St, Greenwood, DE 19950-9700
 517803524 +Distressed Asset Portfolio, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 517803535 +Dr. LeFelt DDS, 669 Westwood Ave, Westwood, NJ 07675-6336
 517803527 +EIS Collections, PO BOX 1730, Reynoldsburg, OH 43068-8730
 517803525 +Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
 517803526 +Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
 517803528 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517803529 +Experian, P.O. Box 2002, Allen, TX 75013-2002
 517803531 +-FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)
 517803533 +Hackensack University Medical, 452 Old Hook Road, Emerson, NJ 07630-1381
 517803511 +Marie Burkhardt, 210 Bergenline Ave, Union City, NJ 07087-2842
 517803536 +Michael Harrison Esq, 3155 Route 10 East Suite 214, Denville, NJ 07834-3430
 517803539 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 517803540 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
 517803542 +PNC Bank, PO Box 1820, Dayton, OH 45401-1820
 517803543 +Pnc Mortgage National Association, PO BOX 94982, Cleveland, OH 44101-4982
 517803546 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517803548 +RAS Citron, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
 517803547 +Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg 1, Belmar, NJ 07719-9020
 517803550 +Selip & Stylianoanu, 10 Forest Avenue - Sutie 300, Paramus, NJ 07652-5242
 517803551 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517885370 +U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper,
 Attn: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
 517812555 +U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170,
 Duluth, GA 30097-8461
 517803552 Unifund, PO Box 505, Linden, MI 48451-0505
 517803553 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2018 00:00:28 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2018 00:00:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517803513 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:52 Capital One bank,
 PO Box 85520, Richmond, VA 23285
 517803512 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 15 2018 00:05:52 Capital One,
 PO BOX 85619, Richmond, VA 23285-5619
 517803514 +E-mail/Text: bankruptcy@cavps.com Dec 15 2018 00:00:47 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517803515 +E-mail/Text: bankruptcy@cavps.com Dec 15 2018 00:00:47 Cavalry SPV I LLC,
 500 Summit Lake Drive, Valhalla, NY 10595-1340
 517803517 +Fax: 602-659-2196 Dec 15 2018 00:32:50 ChexSystems, Attn: Consumer Relations,
 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
 517828813 E-mail/Text: mrdiscren@discover.com Dec 14 2018 23:59:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517803523 +E-mail/Text: mrdiscren@discover.com Dec 14 2018 23:59:40 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 64

Date Rcvd: Dec 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517803530 +E-mail/Text: data_processing@fin-rec.com Dec 15 2018 00:00:04
Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
517803532 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:30 Ge Capital Retail Bank,
170 Election Rd Suite 125, Draper, UT 84020-6425
517803534 +E-mail/Text: cio.bnmail@irs.gov Dec 14 2018 23:59:54
Internal Revenue Service (Asset/Chap13), Post Office Box 7346, Philadelphia, PA 19101-7346
517803538 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 15 2018 00:00:24 Midland Funding,
2365 Northside Dr #300, San Diego, CA 92108-2709
517803537 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 15 2018 00:00:24 Midland Funding,
2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517873857 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 15 2018 00:00:24 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517919073 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 15 2018 00:05:18
Portfolio Recovery Associates, LLC, C/O Capital One Bank (USA), N.A., POB 41067,
Norfolk VA 23541
517803545 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 15 2018 00:17:37
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
517919079 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 15 2018 00:17:24
Portfolio Recovery Associates, LLC, c/o Dressbarn, POB 41067, Norfolk VA 23541
517803541 +E-mail/Text: recovery@paypal.com Dec 14 2018 23:59:37 Paypal, 2211 North First Street,
San Jose, CA 95131-2021
517803544 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 15 2018 00:05:17
Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021
517919747 +E-mail/Text: bncmail@w-legal.com Dec 15 2018 00:00:38 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517807182 +E-mail/PDF: gecsed@recoverycorp.com Dec 15 2018 00:04:30 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517916179* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517803549* +Ras Citron LLC, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
517803508 ##+Bank of America, Attn: Bankruptcy Nc4-105-02-77, Po Box 26012, Greensboro, NC 27420-6012
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 13, 2018 at the address(es) listed below:

Frank J Martone on behalf of Creditor PNC BANK, N.A. bky@martonelaw.com
John F. Murano on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com,
vicky@muranoroth.com
John F. Murano on behalf of Debtor William Carl Muller john@muranoroth.com,
vicky@muranoroth.com
Laura M. Egerman on behalf of Creditor U.S. Bank National Association, as Trustee for Banc of
America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, N.A. rsolarz@kmllawgroup.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7